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From: David W. O'Brien	Senders Phone No.: (512) 338-6300 Senders Fax No.: (512) 338-6301

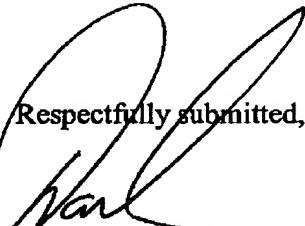
REGARDING:

Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM	
Application No.: 09/775,019	Filed: February 1, 2001
Examiner: Pass, Natalie	Group Art Unit: 3626
Atty. Docket No.: 027-0001	Confirmation No.: 7486

ATTACHED HERETO:

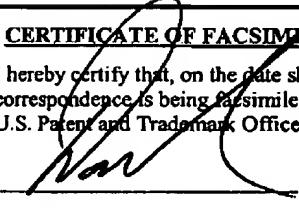
- (1) Response to Restriction Requirement (9 pages);
- (2) Request for Extension of Time (2 pages);
- (3) Transmittal Letter (2 pages).

Respectfully submitted,


 David W. O'Brien, Reg. No. 40,107
 Attorney for Applicant(s)
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ZAGORIN O'BRIEN GRAHAM LLP

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INTELLECTUAL PROPERTY ATTORNEYS

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April 19, 2005

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Applicant: David Griffith
 Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM
 Application No.: 09/775,019 Filed: February 1, 2001
 Examiner: Pass, Natalie Group Art Unit: 3626
 Atty. Docket No.: 027-0001 Conf. No.: 7486

Dear Sir:

Transmitted herewith are the following documents in the above-identified application:

Response to Restriction Requirement (9 page(s))
 Petition for Extension of Time (1 month) (2 page(s))
 Information Disclosure Statement (page(s)), including PTO/SB0/8A and/or PTO/SB/08B (page(s)), and copies of reference(s)
 Other: (page(s))
 Other: (page(s))
 Other: (page(s))
 Transmittal Letter (2 page(s));
 Return postcard;

The Total Fee has been calculated as shown below:

	Pending Claims	Claims Previously Paid	Extra Claims	Fees
Total Claims	24	— 23 =	1 x \$50.00 =	\$ 50.00
Independent Claims	5	— 5 =	0 x \$200.00 =	\$ 0.00
Multiple Dependent Claims (if any) - \$360.00 fee				
Additional Claims Fee				
Fee For Extension Of Time				
Other Fees: ()				
TOTAL FEE DUE:				\$ 170.00

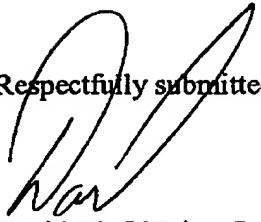
Small entity status is entitled to be asserted for the application.
 A check is enclosed for the Total Fee shown above.
 Please charge the Total Fee shown above to Deposit Account 50-0631.
 The Commissioner is hereby authorized to charge any deficiency in fees and any additional fees under 37 C.F.R. § 1.16 or 1.17, that may be required during the pendency of this application, and to similarly credit any overpayment, to Deposit Account 50-0631.

ZAGORIN O'BRIEN GRAHAM LLP

April 19, 2005
RE: 09/775,019
Page 2 of 2

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David W. O'Brien	19-Apr-05
Date	

Respectfully submitted,


David W. O'Brien, Reg. No. 40,107
Attorney for Applicant(s)
(512) 338-6314
(512) 338-6301 (fax)

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): David Griffith

Title: ACTUARY-MANIPULABLE RATING MODEL AND SYSTEM

Application No.: 09/775,019

Filed:

February 1, 2001

Examiner: Pass, Natalie

Group Art Unit: 3626

Atty. Docket No.: 027-0001

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April 19, 2005

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RESPONSE TO RESTRICTION REQUIREMENT

This paper is responsive to an Office action dated March 18, 2005, having a shortened statutory period for response set to expire April 18, 2005. A Request for Extension of Time accompanies this response, thereby extending the period for reply until May 18, 2005.